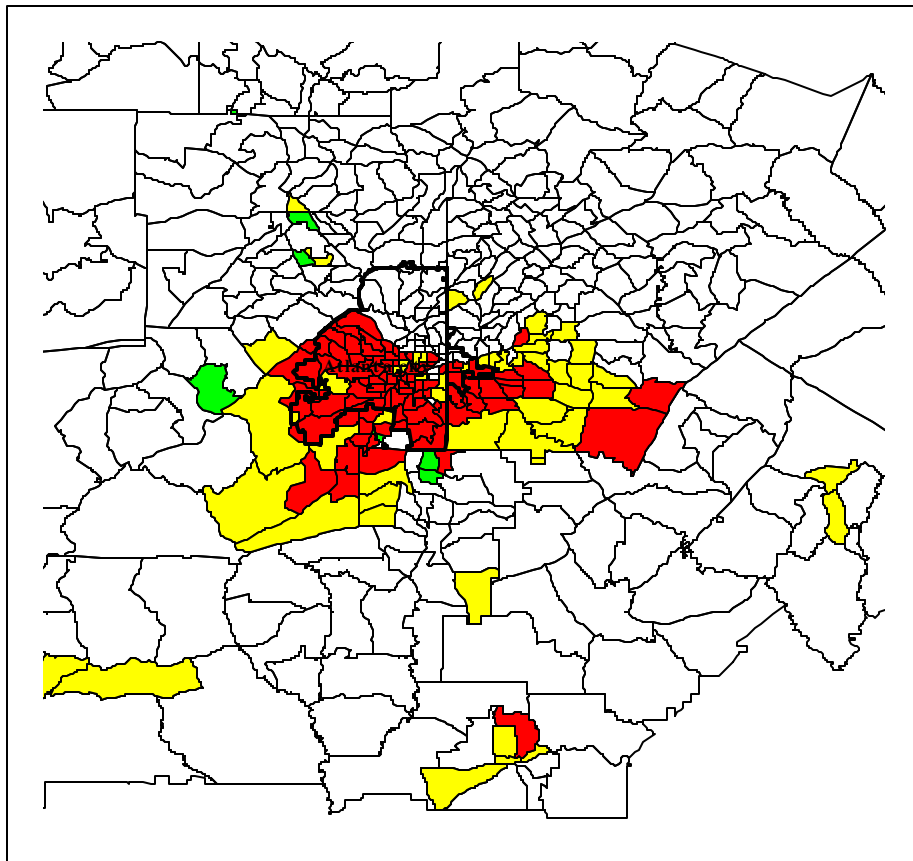


Atlanta Metropolitan Area Refinance Market



Subprime mortgages accounted for at least 25 percent of all refinance mortgages in 101 (or 21 percent) of the 475 census tracts in the Atlanta, Georgia metropolitan area refinance market.

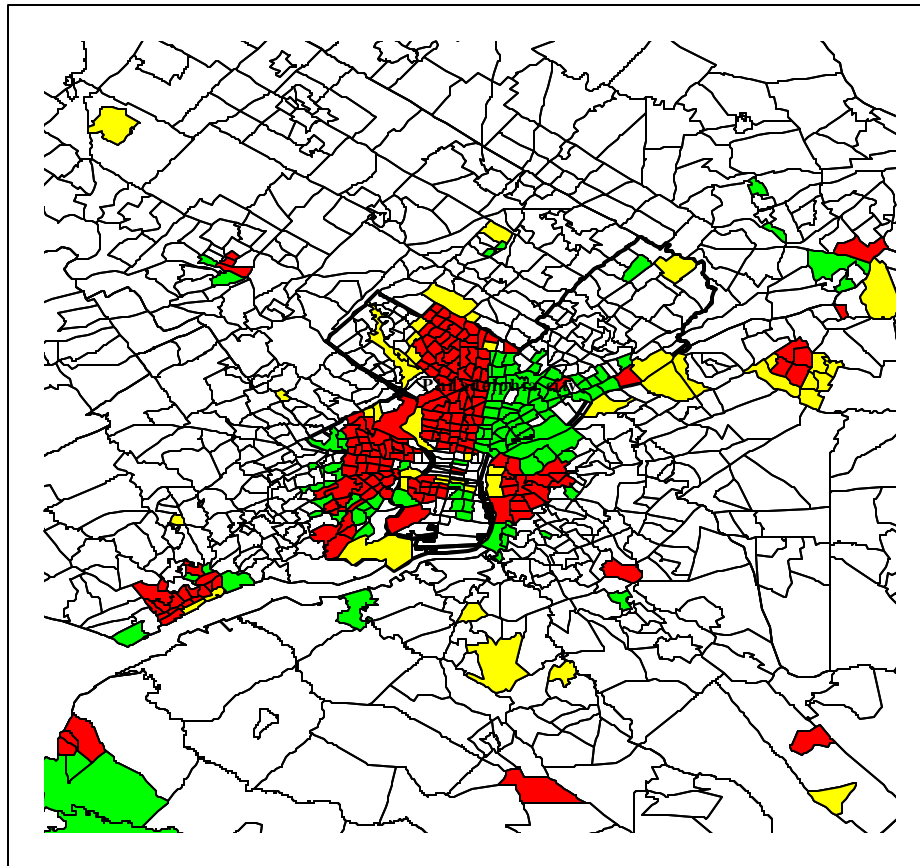
Census tracts where Blacks comprised at least 30 percent of the population (Black neighborhoods) accounted for 94 of these 101 subprime census tracts.

Black neighborhoods accounted for 13 percent of all refinances in the Atlanta, Georgia metropolitan area but 33 percent of all subprime refinances.

- Subprime and Black Neighborhoods
- Other Subprime Neighborhoods
- Other Black Neighborhoods

Source : 1998 HMDA Data

Philadelphia Metropolitan Area Refinance Market



Subprime mortgages accounted for at least 25 percent of all refinance mortgages in 319 (or 25 percent) of the 1,260 census tracts in the Philadelphia metropolitan area refinance market.

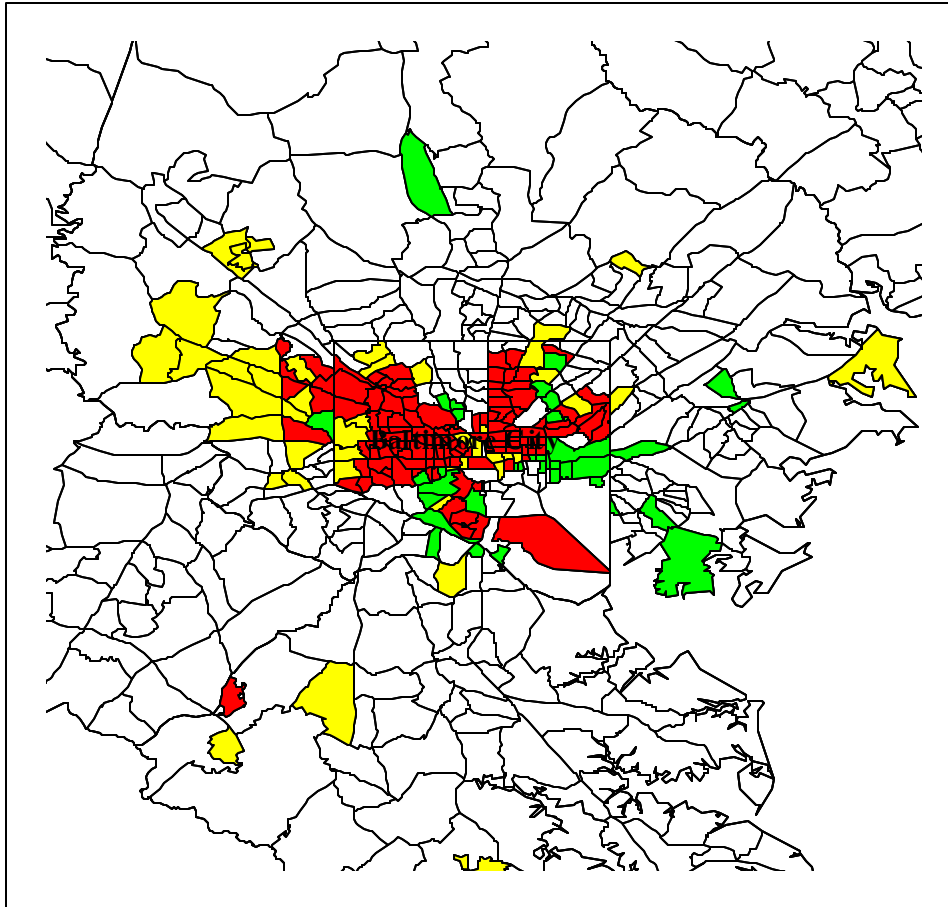
Census tracts where Blacks comprised at least 30 percent of the population (Black neighborhoods) accounted for 201 of these 319 subprime census tracts.

Black neighborhoods accounted for 10 percent of all refinances in the Philadelphia metropolitan area but 36 percent of all subprime refinances.

■ Subprime and Black Neighborhoods
■ Other Subprime Neighborhoods
■ Other Black Neighborhoods

Source: 1998 HMDA Data

Baltimore Metropolitan Area Refinance Market



Subprime mortgages accounted for at least 25 percent of all refinance mortgages in 156 (or 27 percent) of the 574 census tracts in the Baltimore metropolitan area refinance market.

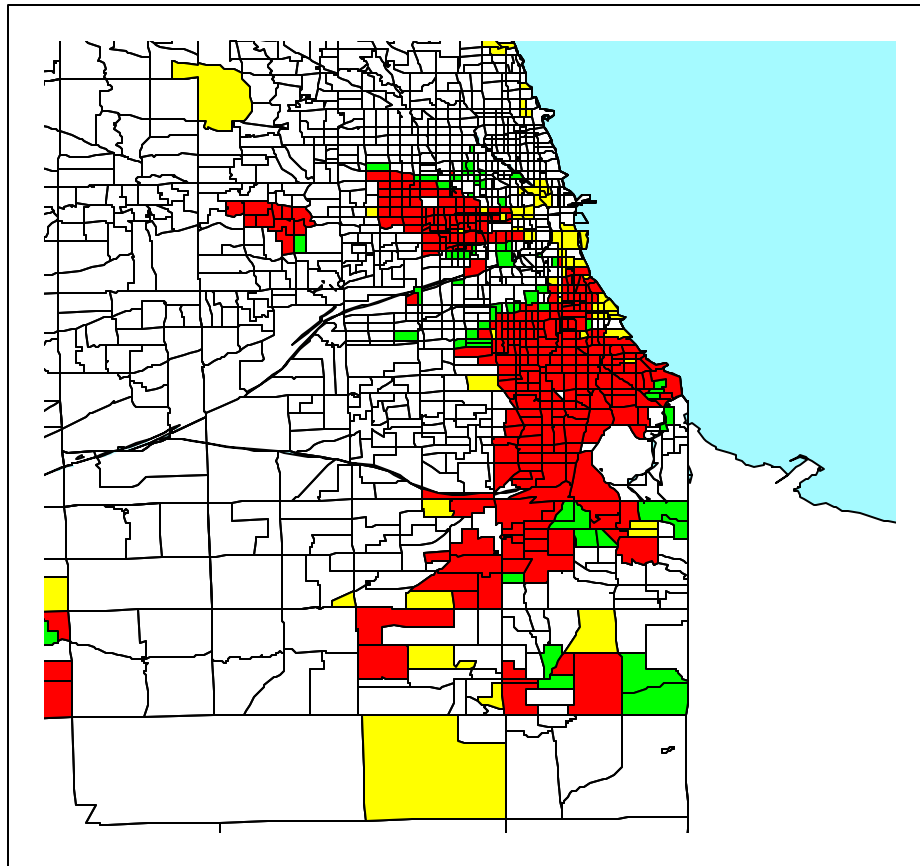
Census tracts where Blacks comprised at least 30 percent of the population (Black neighborhoods) accounted for 118 of these 156 subprime census tracts.

Black neighborhoods accounted for 13 percent of all refinances in the Baltimore metropolitan area but 36 percent of all subprime refinances.

- Subprime and Black Neighborhoods
- Other Subprime Neighborhoods
- Other Black Neighborhoods

Source: 1998 HMDA Data

Chicago Metropolitan Area Refinance Market



Subprime mortgages accounted for at least 25 percent of all refinance mortgages in 438 (or 25 percent) of the 1,767 census tracts in the Chicago metropolitan area refinance market.

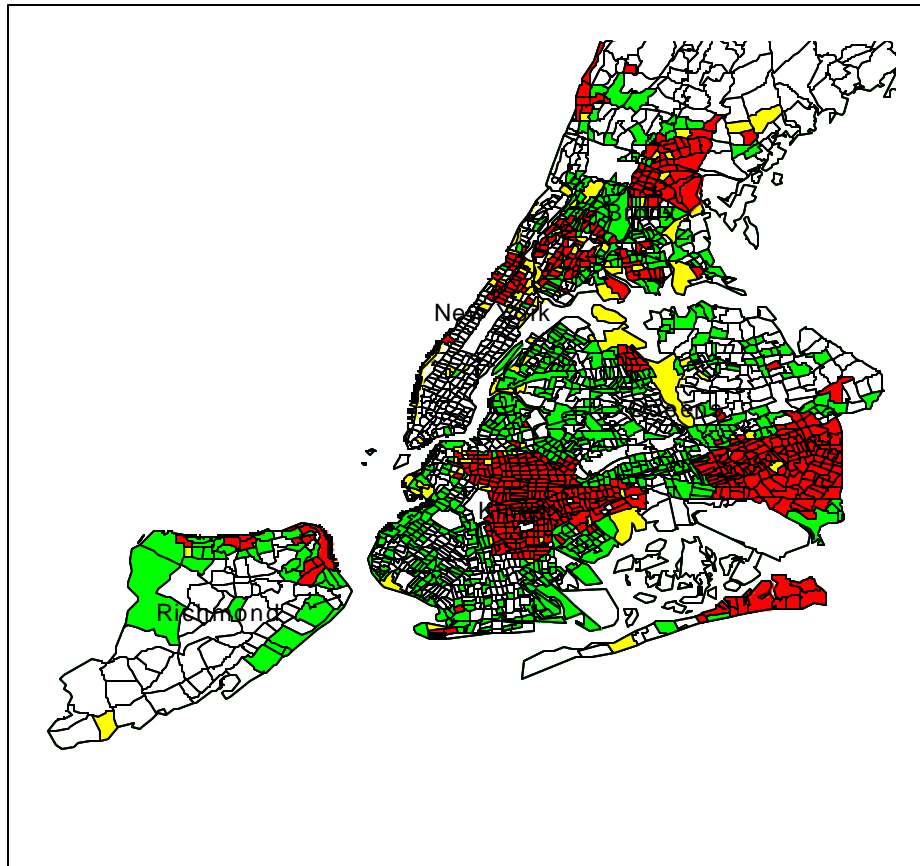
Census tracts where Blacks comprised at least 30 percent of the population (Black neighborhoods) accounted for 367 of these 438 subprime census tracts.

Black neighborhoods accounted for 10 percent of all refinances in the Chicago metropolitan area but 41 percent of all subprime refinances.

■ Subprime and Black Neighborhoods
■ Other Subprime Neighborhoods
■ Other Black Neighborhoods

Source: 1998 HMDA Data




New York Metropolitan Area Refinance Market



Subprime mortgages accounted for at least 25 percent of all refinance mortgages in 1,265 (or 52 percent) of the 2,420 census tracts in the New York metropolitan area refinance market.

Census tracts where Blacks comprised at least 30 percent of the population (Black neighborhoods) accounted for 598 of these 1,265 subprime census tracts.

Black neighborhoods accounted for 23 percent of all refinances in the New York metropolitan area but 49 percent of all subprime refinances.

 Subprime and Black Neighborhoods
 Other Subprime Neighborhoods
 Other Black Neighborhoods

Source: 1998 HMDA Data